

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael P. Doyle  
Debtor(s)

Case No. 15-04235-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Oct 26, 2020

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2020:**

Recip ID	Recipient Name and Address
db	+ Michael P. Doyle, 1843 N. 4th Street, Harrisburg, PA 17102-1502
cr	+ TOYOTA MOTOR CREDIT CORPORATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
4708711	+ Joshua I. Goldman, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
4703471	+ KML Law Group PC, Suite 5000 BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
4717266	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
4721130	+ National Collegiate Student Loan Trust 2007-4, Po Box 4275, Norcross, GA 30091-4275
4703473	+ Stellar Recovery, 1327 Highway 2, Suite 100, Kalispell, MT 59901-3531
4712580	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4717768	Email/Text: camanagement@mtb.com	Oct 26 2020 18:35:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
4703472	Email/Text: camanagement@mtb.com	Oct 26 2020 18:35:00	M&T Bank, 1 Fountain Plaza, Buffalo, NY 14203
4703474	+ EDI: TFSR.COM	Oct 26 2020 22:38:00	Toyota Motor Credit Co, 240 Gibraltar Road, Suite 260, Horsham, PA 19044-2387
4896573	EDI: BL-TOYOTA.COM	Oct 26 2020 22:38:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 4

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION pamb@fedphe.com
John F Goryl	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor M&T Bank josh.goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Michael P. Doyle pmurphy@dplglaw.com kgreene@dplglaw.com
Thomas I Puleo	on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	<b>Michael P. Doyle</b>	Social Security number or ITIN	xxx-xx-8896
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	<b>1:15-bk-04235-HWV</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael P. Doyle

10/26/20**By the court:** Henry W. Van Eck  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**